

Information to identify the case:					
Debtor 1	<u>John A Borish</u>			Social Security number or ITIN	xxx-xx-0166
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 15-20508-CMB					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John A Borish

7/20/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John A Borish
DebtorCase No. 15-20508-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dpas
Form ID: 3180WPage 1 of 2
Total Noticed: 14

Date Rcvd: Jul 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2020.

db +John A Borish, 1725 1/2 Kensington St, New Kensington, PA 15068-4071
 cr +Peoples TWP, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
 Pittsburgh, PA 15212-5866
 13997166 #+Hayt Hayt & Landau LLC, 123 S Broad St Suite 1660, Philadelphia, PA 19109-1003
 13997168 +KML Law Group PC, Suite 5000, 701 Market St, Philadelphia, PA 19106-1541
 13999689 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 14017193 +Peoples TWP LLC, 205 North Main Street, Butler, PA 16001-4904, Attn: Dawn Lindner

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2020 05:12:13
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2020 05:12:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: AISACG.COM Jul 21 2020 08:43:00 Capital One Auto Finance c/o Ascension Capital Gro,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma, OK 73118-7901
 14029129 +EDI: AISACG.COM Jul 21 2020 08:43:00 Capital One Auto Finance c/o AIS Portfolio,
 Services, LP f/k/a AIS Data Services, d/b/a/ Ascension Capital Group,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14067789 +E-mail/Text: kburkley@bernsteinlaw.com Jul 21 2020 05:12:59 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 14070824 EDI: JPMORGANCHASE Jul 21 2020 08:43:00 JPMorgan Chase Bank, National Association,
 Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
 Monroe, LA 71203
 13997167 +EDI: CAUT.COM Jul 21 2020 08:43:00 JPMorgan Chase Bank, PO Box 901076,
 Fort Worth, TX 76101-2076
 13997169 +EDI: MID8.COM Jul 21 2020 08:43:00 Midland Funding LLC, Suite 200, 8875 AERO DR,
 San Diego, CA 92123-2255

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 andygornall@latoufflawfirm.com
 James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 bkgroup@kmlawgroup.com
 Kevin Scott Frankel on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 pabk@logs.com
 Lawrence W. Willis on behalf of Debtor John A Borish ecf@westernpabankruptcy.com,
 urfreshstr@gmail.com;willislr88866@notify.bestcase.com

District/off: 0315-2

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Leslie J. Rase, Esq. on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples TWP, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 9